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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of

Group Art Unit: 2164

David Resnick and Matt J. Callanan

Application No. 09/734,988

Filed: December 11, 2000

For: **ELECTRONIC PAYMENT SYSTEM
UTILIZING INTERMEDIARY ACCOUNT**

Date: December 7, 2001

Examiner: Jeffrey Pwu

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AMENDMENT

**TO THE COMMISSIONER
FOR PATENTS:**

In response to the June 8, 2001 Office action, please amend the above-identified patent application as follows.

In the Claims:

Amend claims 35, 40, 43, 47, 48, 50, 51, 52, 53, 54 and 55, as follows:

35. (Twice Amended) A system for effecting electronic payment for goods or services comprising:

a terminal located at a point-of-sale where monetary consideration is received from or on behalf of an end-user to pre-pay for selected goods or services; the terminal operable to exchange electronic messages with a financial network;

a financial network operable to exchange electronic messages with the point-of-sale terminal;

a payment processor including a database for storing a list of participating point-of-sale merchants and further including a database associating a plurality of intermediary account numbers with corresponding end-user account numbers; and

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